



RATES ARE EFFECTIVE AS OF JANUARY 06,2024

Deposit Rates

Please refer to DCU's [Account Agreement for Consumers](#), [Business Account Agreement](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

Checking Accounts

FREE CHECKING WITH EARN MORE		
Save, spend, and earn in one account.		
Minimum Daily Balance to earn	Dividend Rate	APY ¹
Up to and including the first \$1,000	0.20%	0.20%
1,000.01 and above	0.00%	0.20%-0.000%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. APY range assumes a maximum account balance of \$1,000,000.00 and is for illustration purposes only. Fees may reduce earnings. Other conditions may apply.

The Earn More Feature is activated the first of the month following the month enrollment took place and funds begin to earn interest on the first of the month following enrollment. The Earn More Feature can only be added to one checking account per membership, excluding HSA Checking accounts. The Earn More Feature is a sweep feature, which means that balances up to the Maximum Program Deposit Amount (\$1,000.00) will be automatically swept to FDIC and/or NCUA insured accounts held at participating Receiving Financial Institutions. Access to your checking account funds remains the same. Balances that exceed the Maximum Program Deposit Amount will remain in the DCU Free Checking Account at DCU. The Maximum Program Deposit Amount and Receiving Financial Institutions may be changed at any time. To review the list of the current Receiving Financial Institutions and the current Maximum Program Deposit Amount, [click here](#). Please refer to [DCU's Free Checking with Earn More Feature Terms and Conditions](#), [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#), for additional important information and disclosures

This DCU Free Checking with Earn More Feature Rate Sheet is incorporated into the DCU Free Checking with Earn More Feature Terms and Conditions. Review the Free Checking with Earn More Feature Terms and Conditions for important information regarding the Free Checking with Earn More Feature.

HSA¹ CHECKING

Offers a tax advantage to help offset healthcare expenses.

Minimum Daily Balance

to earn

Dividend Rate

APY²

\$100,000 or more

0.10%

0.10%

\$50,000 to \$99,999.99

0.10%

0.10%

\$25,000 to \$49,999.99

0.10%

0.10%

\$10,000 to \$24,999.99

0.10%

0.10%

\$1,000 to \$9,999.99

0.10%

0.10%

less than \$1,000

0.10%

0.10%

¹HSA = Health Savings Account transactions are subject to IRS rules and regulations. To review these rules and regulations, [click here](#).

²APY = Annual Percentage Yield. Rates are variable, may change after the account is opened at any time at DCU's discretion. Fees may reduce earnings. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

Savings Accounts

PRIMARY SAVINGS		
Minimum Daily Balance to earn	Dividend Rate	APY ¹
On remaining balance	0.15%	6.17% - 0.15%
Up to and including the first \$1,000.00	6.00%	6.17%

¹APY = Annual Percentage Yield. Requires a \$5.00 minimum balance to open the account and remain on deposit to maintain membership status. Rates are variable and may change after the account is opened at any time at DCU's discretion. Fees may reduce earnings on the account. One Primary Savings account per person, additional memberships receive one savings account. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) , for important information and disclosures.

ADVANTAGE SAVINGS		
Minimum Daily Balance to Earn	Dividend Rate	APY ¹
No minimum	3.50%	3.56%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. Dividends compounded and credited monthly. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), [Business Account Agreement](#), and [Schedule of Fees and Service Charges](#) for additional important information and disclosures.

SMART SAVINGS		
Federally insured up to \$3 million \$0.00 minimum to open \$0.00 minimum to earn		
Minimum Daily Balance to Earn	Dividend (Interest) Rate	APY ¹
No minimum	1.50%	1.51%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. Fees may reduce earnings on the account.

Smart Savings is a sweep account, which means that balances in excess of \$250,000 and up to the Maximum Program Deposit Amount (currently \$2,750,000.00) will be automatically swept to FDIC and/or NCUA-insured accounts held at participating Receiving Financial Institutions. Balances that exceed the Maximum Program Deposit Amount will remain in the Smart Savings Account at DCU. The same Dividend (Interest) Rate and APY apply to the entire account balance (including funds

that remain in the Smart Savings Account). The Maximum Program Deposit Amount and Receiving Financial Institutions may be changed at any time. To review the list of the current Receiving Financial Institutions and the current Maximum Program Deposit Amount, visit the [Smart Savings Account](#) page.

This DCU Smart Savings Rate Sheet is incorporated into the Smart Savings Terms and Conditions. Please refer to DCU's [Smart Savings Terms and Conditions](#), DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#), for important information and disclosures.

MONEY MARKET SAVINGS		
\$1,000 minimum balance to earn dividends. Tiers based on daily balances.		
Minimum Daily Balance to earn	Dividend Rate	APY ¹
\$100,000.00 or more	3.25%	3.30%
\$50,000.00 to \$99,999.99	1.75%	1.77%
\$25,000.00 to \$49,999.99	1.75%	1.77%
\$10,000.00 to \$24,999.99	1.70%	1.71%
\$1,000.00 to \$9,999.99	1.70%	1.71%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#), for important information and disclosures.

MEMBER DESCRIBED SAVINGS		
Minimum Daily Balance to earn	Dividend Rate	APY ¹
On \$100+ daily balance	0.15%	0.15%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. Fees may reduce earnings on the account. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#), for important information and disclosures.

Certificate Accounts

REGULAR CERTIFICATE RATES AND QUICKSTART CERTIFICATE RATES		
Minimum balance of \$500 to open. Minimum daily balance of \$500 to earn APY ¹ \$100 for QuickStart Certificates to open and earn.		
Term	Dividend Rate	APY ¹
60 Months	3.40%	3.46%
48 to 59 Months	3.45%	3.51%
36 to 47 Months	3.55%	3.61%
24 to 35 Months	4.15%	4.24%
12 to 23 Months	5.00%	5.13%
6 to 11 Months	4.50%	4.60%
3 to 5 Months	4.25%	4.34%

¹APY = Annual Percentage Yield. Rates are variable and are subject to change at any time at DCU's discretion. The rate will remain in effect for the term of the certificate once issued. QuickStart Certificates are for members under age 23. Dividends compounded daily, credited monthly. A penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

Add-on Feature – You can make unlimited add-ons to your certificate principal on all Regular Certificates with terms of 12 months or less, anytime throughout the term. Minimum add-on \$100. An add-on before maturity does not affect your dividend rate.

JUMBO CERTIFICATE RATES

Minimum balance of \$25,000 to open. Minimum daily balance of \$25,000 to earn APY¹

<u>Term</u>	<u>Dividend Rate</u>	<u>APY¹</u>
60 Months	3.65%	3.72%
48 to 59 Months	3.70%	3.77%
36 to 47 Months	3.80%	3.87%
24 to 35 Months	4.40%	4.50%
12 to 23 Months	5.25%	5.39%
6 to 11 Months	4.75%	4.86%
3 to 5 Months	4.50%	4.60%

¹APY = Annual Percentage Yield. Rates are variable and may change at any time at DCU's discretion. The rate will remain in effect for the term of the certificate once issued. Dividends compounded daily, credited monthly. A penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

Add-on Feature – You can make unlimited add-ons to your certificate principal on all certificates with terms of 12 months or less, anytime throughout the term. Minimum add-on \$100. An add-on before maturity does not affect your dividend rate.

JUMP-UP REGULAR CERTIFICATE RATES

Jump the rate up one time per term – you decide when | Minimum balance of \$500.00 to open. Minimum daily balance of \$500.00 to earn APY¹

<u>Term</u>	<u>Dividend Rate</u>	<u>APY¹</u>
27 Months	4.15%	4.24%
15 Months	5.00%	5.13%

¹APY = Annual Percentage Yield. Rates are variable and may change at any time at DCU's discretion. The rate will remain in effect for the term of the certificate once issued, unless you decide to jump up the rate once during the term of the certificate. Dividends compounded daily, credited monthly. A penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

JUMP-UP JUMBO CERTIFICATE RATES

Jump the rate up one time per term – you decide when | Minimum balance of \$25,000 to open. Minimum daily balance of \$25,000 to earn APY¹

<u>Term</u>	<u>Dividend Rate</u>	<u>APY¹</u>
27 Months	4.40%	4.50%
15 Months	5.25%	5.39%

¹APY = Annual Percentage Yield. Rates are variable and may change at any time at DCU's discretion. The rate will remain in effect for the term of the certificate once issued, unless you decide to jump up the rate once during the term of the certificate. Dividends compounded daily, credited monthly. A penalty may be imposed for early withdrawal. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

EARLY CLOSING PENALTIES FOR CERTIFICATES

<u>Length</u>	<u>Penalty</u>
3-11 months	60 days' dividend
12-35 months	90 days' dividend
36-60 months	180 days' dividend

The same penalties apply on amounts prematurely withdrawn from a Certificate. Jump-Up Certificate early withdrawal penalties will be calculated at the rate being earned at the time of withdrawal.

Retirement Accounts

MONEY MARKET IRA RATES

May be used for Traditional, Roth, SEP, and SIMPLE accounts.

Minimum Daily Balance to earn	Dividend Rate	APY¹
\$100,000.00 or more	3.25%	3.30%
\$50,000.00 to \$99,999.99	1.75%	1.77%
\$25,000.00 to \$49,999.9	1.75%	1.77%
\$10,000.00 to \$24,999.99	1.70%	1.71%
\$1,000.00 to \$9,999.99	1.70%	1.71%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened and are subject to change weekly. Fees may reduce earning on the account. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

IRA transactions are subject to IRS rules and regulations. To review these rules and regulations, [click here](#).

SAVINGS IRA RATES

May be used for Traditional, Roth, SEP, and SIMPLE accounts.

Minimum Daily Balance to earn	Dividend Rate	APY¹
No Minimum Balance	0.20%	0.20%

¹APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. There is a \$10.00 minimum to open the account. Fees may reduce earnings on the account. Early withdrawal may result in tax implications. Other conditions may apply. Please refer to DCU's [Account Agreement for Consumers](#), and [Schedule of Fees and Service Charges](#) for important information and disclosures.

IRA transactions are subject to IRS rules and regulations. To review these rules and regulations, [click here](#).

Business Services

BUSINESS ACCOUNTS DEPOSIT FEES

<u>Item</u>	<u>Fee</u>
20 Items or Less	FREE
Over 20 Items	\$.10/item

For a complete listing of all of DCU's fees and service charges, please see the Schedule of Fees and Service Charges.

FREE BUSINESS CHECKING WITH BUSINESS EARN MORE¹

An account that works for you.

<u>Minimum Daily Balance to earn</u>	<u>Interest/Dividend Rate</u>
\$0.01	0.10%

¹ Business Earn More is a sweep feature, which means that eligible balances up to the Maximum Program Deposit Amount (currently \$2,750,000.00) will be automatically swept to FDIC and/or NCUA-insured accounts held at participating Receiving Financial Institutions. Balances that exceed the Maximum Program Deposit Amount will remain in the Business Checking Account at DCU. You will still have access to your Free Business Checking account funds. The Business Earn More feature is only available for one Free Business Checking account per membership. The Maximum Program Deposit Amount and Receiving Financial Institutions may be changed at any time. To review the list of the current Receiving Financial Institutions and the current Maximum Program Deposit Amount, visit <https://www.dcu.org/bank/business-services/free-business-checking.html>

²APY = Annual Percentage Yield. Rates are variable and may change after the account is opened at any time at DCU's discretion. Interest and/or dividends begin to accrue no later than the "day of deposit" (as this term is defined in DCU's Business Account Agreement). The same Interest (Dividend) Rate and APY apply to the entire account balance (including funds that remain in the Business Checking Account). Fees or other conditions may reduce earnings.

This DCU Business Earn More feature Rate Sheet is incorporated into the Business Earn More Terms and Conditions. Please refer to DCU's Business Account Agreement, and Schedule of Fees and Service Charges, for important information and disclosures regarding your Free Business Checking account and to [DCU's Business Earn More Feature Terms and Conditions](#) for additional terms and conditions on the Business Earn More feature.